

OPENING HOURS AND CONTACT DETAILS

ALEXANDRIA OFFICE

77 BANK STREET, ALEXANDRIA, G83 0LZ
T: 01389 752727

DROP-IN SERVICE

Monday/Wednesday/Thursday/Friday: 9:30am - 3:00pm
Tuesday: CLOSED

CLYDEBANK OFFICE

63 KILBOWIE ROAD, CLYDEBANK, G81 1BL
T: 0141 435 7590

DROP-IN SERVICE

Tuesday/Thursday/Friday: 9:30am - 3:00pm
Monday/Wednesday: CLOSED

DUMBARTON OFFICE

179 HIGH STREET, DUMBARTON, G82 1NW
T: 01389 744690

DROP-IN SERVICE

Tuesday/Wednesday/Thursday/Friday: 9:30am - 3:00pm
Monday: CLOSED



EQUAL OPPORTUNITIES POLICY STATEMENT

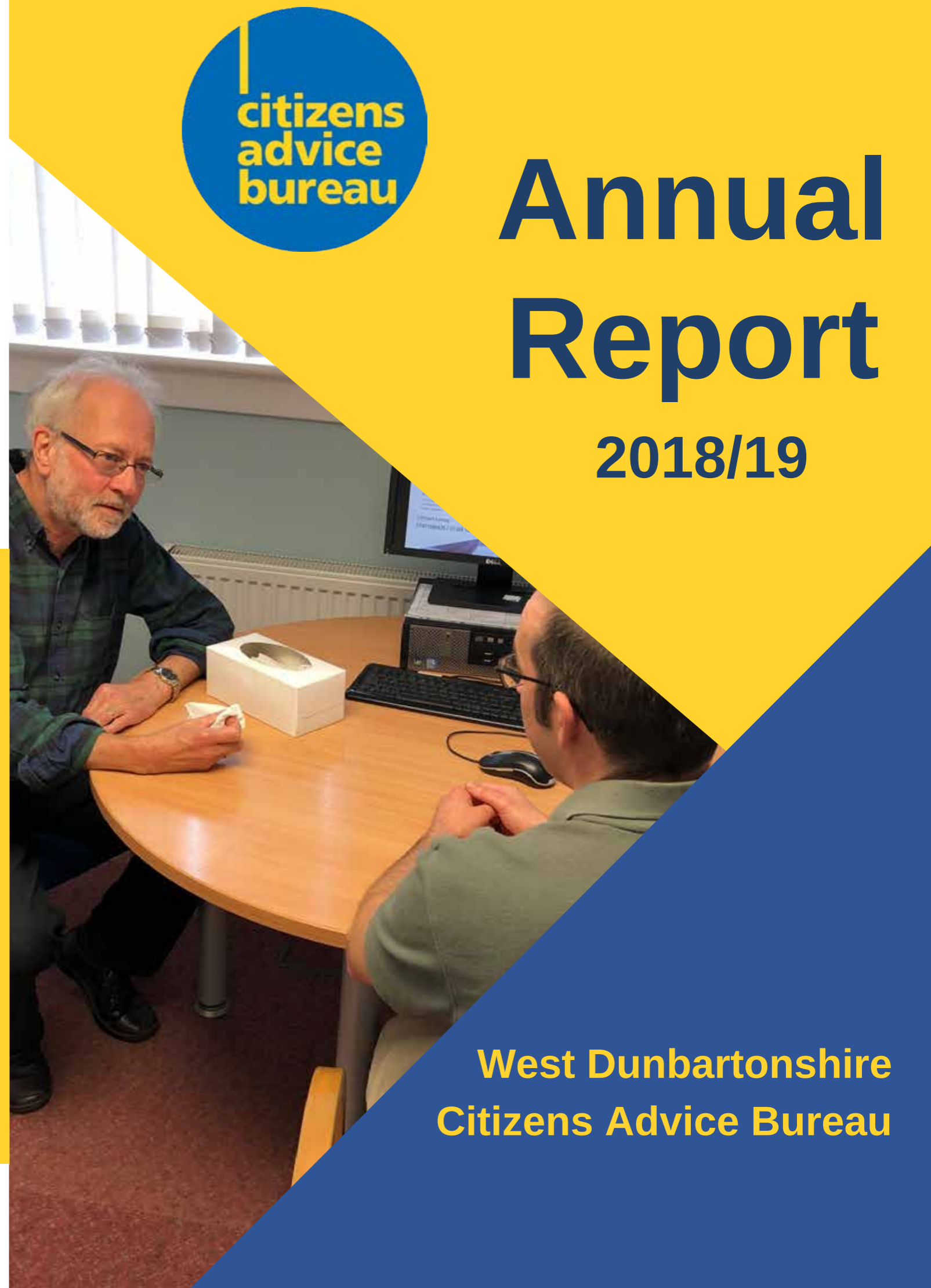
West Dunbartonshire Citizens Advice Bureau is committed to the principle of equality of opportunity for all in employment, volunteering, access to advice, service provision and within decision-making structures. This commitment involves bringing equality of opportunity into the mainstream of WDCAB by integrating equal opportunities into all of its operations to take account of and reflect the diverse needs of the Scottish population.

www.wdcab.co.uk



Annual Report

2018/19



West Dunbartonshire
Citizens Advice Bureau

CHAIRPERSON'S REPORT

WDCAB, since its inception has been a Bureau with a strong sense of the need to develop and adapt services to meet the needs of our clients whilst maintaining our core services.

This year has been a successful and somewhat busy one for the Staff and Volunteers.

The Bureau passed the SACAB Audit consisting of a Quality and Advice Assessment and an Organisational Audit and therefore met membership standards. The Membership Standards Committee were impressed with the high level of service provided to clients and congratulated everyone at the Bureau for their hard work and dedication.

Partnership working with other relevant organisations has increased with the introduction of the Claimant Support Unit in Alexandria, the LEAP project and the Power of Attorney Campaign.

Publicity has increased at a local level with the Scams Awareness Campaign and the various issues highlighted in the local press. Communication with CAS has increased with regular briefings on current events affecting Bureaux.

The core services of the Bureau are its reason for being, and these are delivered by our Volunteers and supported by our Staff. It is difficult to find the words to adequately show my appreciation of our Volunteers, to let them know first how much they are valued. Our Volunteers are dedicated, conscientious and resilient. Thank you.

Congratulations are due to two of our Volunteers. Diana McIntosh has been awarded the British Empire Medal in the Queens Honours for her work with Save the Children. Annie Bell was made Social Policy Volunteer of the Year at the CAS AGM for her work on the Power of Attorney Campaign. Many congratulations to you both.

Our CEO and Staff have dealt with the day-to-day work with their usual care and attention and dealt with necessary changes, some at great speed, efficiency and with considerable discernment.

Thank you to our main funders West Dunbartonshire Council for their continuing support and to Citizens Advice Scotland for their funding for specific projects.

The Board have an additional two members this year, Luke O'Neill and Paul Traynor. We welcome them and wish them every success. Unfortunately, Margaret Richardson has resigned from the Board. Margaret has been involved in the Bureau since the days when CAB volunteers were called the "twin set and pearls brigade" and has given willingly of her time and expertise firstly as a volunteer and latterly as a Board Member. We wish her good health in her retirement.

I would like to thank the Board members for their support during the past year. It is not easy to turn up on a cold wet miserable evening but you always do. Thank you.

As we are approaching our 50th Anniversary, I look forward to the continuing success of West Dunbartonshire CAB.

MOVING TOWARDS 50 YEARS OF CAB



**ANNA HEMPHILL
CHAIRPERSON**

STAFF AND VOLUNTEERS

Our grateful thanks to our volunteers who give their time freely to ensure that a quality advice and assistance service is delivered to the people of West Dunbartonshire.

**Allan Rennie
Annie Bell
Annie Tausney
Arthur Ross
Ashley Hughes
Billy McPhail
Bob McCaughey
Catherine Doherty
Catriona McGinnigle
Charles Docherty**

**Christina Rainey
Christine Purcell
Dean Gallacher
Diana MacIntosh
Douglas Eadie
Dylan Mitchell
Emma Brogan
Enid Fields
Evelyn Healy**

**Fiona McClymont
Gavin Prior
Gordon Milloy
Gordon Smith
Graham Jefferies
Irene MacDonald
Jim Cameron
Jo Hayes
John Deasy
John Kerr**

**John Taylor
Ken MacIver
Kevin Carlton
Leon Slocombe
Lesley Wells
Lorraine
Alexander Mary
Black Melanie
Sinclair Mike
Schilling Ron
Mooney**

**Sandra Scott
Sheena Gordon
Shelley Anne Halpin
Steven Hastings
Teah Zdanowicz
Terry Dickson
Tracey Martin
Trina Sproull
Wendy Somerville**

Current Bureau Staff

**Bernie Mooney
Bozena Wojtyczka
Caitlin Daly
David Whyte
Donna Bell
Emma Purdie
Gareth King
Joe McCormack
John Falconer Lily
Wallace**

**Linsey Close
Liz Thomson
Mary Bennie
Mary Gallagher
Natalie Roger
Norma Wilson
Pamela Miller
Sharon Mohammed
Trisha Nixon**

Current Board Members

**Allan Rennie
Anna Hemphill
Brenda Pasquire
Christine Rainey
Cllr Jonathan McColl
Dylan Mitchell**

**Flora Prophet
Irene MacDonald
Lorraine McLeod
Luke O'Neill
Margaret Richardson
Paul Traynor**



ACCOUNTS

Financial Statement

Detailed Statement of Financial Activities for the Year Ended 31st March 2019

INCOME AND ENDOWMENTS - Donations and legacies	
Donations	250
Legacies	27
Grants	514,876
Total incoming resources	515,153

EXPENDITURE - Charitable activities	
Wages	254,675
Social security	10,343
Pensions	8,431
Total	273,449

SUPPORT COSTS - Management	
Wages	110,570
Social security	16,166
Pensions	9,133
Rent	50,753
Rates and water	2,275
Insurance	3,100
Light and heat	10,341
Post, stationer, telephone	17,398
Sundries	1,951
Training and conferences	3,395
Premises expenses	3,922
Travel	6,146
Repairs and renewals	5,187
Equipment	5,221
Subscriptions	4,471
Professional fees	1,171
Bank charges	151
Computer expenses	2,613
Improvements to property	2,186
Fixtures and fittings	273
Computer equipment	3,495
Total	259,918

GOVERNANCE COSTS	
Auditors remuneration	3,240
Auditors remuneration for non audit work	1,523
Total	4,763

Total resources expended	538,130
Net (expenditure)/income	(22,977)

CEO REPORT

When reading this report you will see the extent to which financial problems and concerns continue to dominate the work of the CAB service in West Dunbartonshire. This report is presented at a time when many of the people who use our services continue to face great uncertainty. The impact of Brexit on the economy, cuts in public sector funding, the planned managed migration of many benefit claimants on to Universal Credit, the creation of a new Scottish Social Security agency which will handle disability benefits – these are all an indication of how decisions made at a national level by politicians can impact on the lives of ordinary people. For this reason, the report, although ostensibly covering the period April 2018 to March 2019, will also focus on the work we have been doing since then and the priorities for the service in the coming years.

There are many reasons why I can report that this has been a successful year for the Bureau – we have been busier, we have dealt with more enquiries, we have helped many service users to manage the transition on to different benefits, we have secured additional resources which has allowed us to expand our services and offer very focused support – there is a long list of much that we can be pleased with at West Dunbartonshire CAB.

However, a great deal of our activity has been necessary because so many people are struggling to cope with changes imposed upon them, because they find the increasing levels of bureaucracy difficult to manage, or because they struggle with the indifference and incompetence of many service providers.

The opportunities presented and the challenges we face create a situation where we very often have to navigate in a way which allows us to maintain the balance between:

improving the extent and quality of our core services;

integrating new projects to operate alongside our core services;

developing new ideas and services.

In the past year, we have been successful in all three areas of work.

Successful Partnership working includes:

Power of Attorney campaign

Full rollout of Universal Credit

£2,530,309
IN CLIENT FINANCIAL GAINS

29,833
ISSUES

4,689
CLIENTS

8%
INCREASE IN ISSUES



JOE MCCORMACK
CHIEF EXECUTIVE OFFICER

CORE SERVICE REPORT

Benefits and Tax Credits

There remain concerns about the long-term future of our system of Social Security in the UK. Fundamental changes are ongoing, not least because of the rollout of Universal Credit and the creation of the Scottish Social Security Agency, which will cause alarm and anxiety for many vulnerable claimants. The message we have tried to get across is that for many vulnerable claimants, it is the change itself which is of greatest concern, but we must do all that we can to ensure that people are not deterred from claiming their statutory rights.

The benefits issues we dealt with increased throughout this year but we were fortunate in receiving additional funding from both the UK Government and the Scottish Government to assist with Universal Credit and to conduct benefit checks on behalf of specific client groups.

Universal Credit has undoubtedly been a challenge for many benefit claimants and for all advice agencies. Here in West Dunbartonshire, we are fortunate to have a strong third sector working alongside the local authority and JC+ to ensure that there is adequate provision of advice and assistance.

Employment

Whilst our numbers remain fairly static in relation to employment issues, anecdotally we sense an increase in the number of cases where breach of contract, harassment or bullying may be an issue. We anticipate an increase in employment issues as the situation post-Brexit impacts on employees and workers.

Other issues

We also deal with legal queries, advise clients on some tax issues, advise and inform clients with relationship issues and a whole host of miscellaneous issues such as enquiries about health, education, immigration, etc. The numbers remain static but these enquiries account for around 12% of Bureau enquiries.

Debt and consumer issues

The introduction of Universal Credit has been a particular concern for many social landlords. We are seeing an increase in the number of cases calling at court where action has been taken against tenants who have done nothing wrong but who have seen arrears develop as a result of the way in which Universal Credit is processed. We have raised our concerns and the situation in West Dunbartonshire is being monitored.

There has been a significant increase in the number of consumer and utilities issues we deal with. Much of the 33% increase can be put down to growing awareness of consumer rights and the assistance offered by our LEAP team in relation to domestic gas and electricity issues.

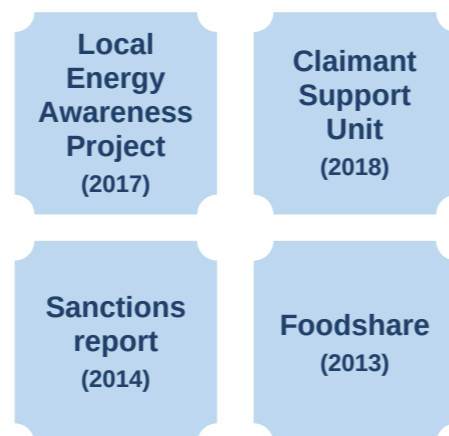
Housing

The number of issues in relation to housing remains fairly static but we do anticipate an increase in relation to rent arrears and the actions taken by landlords.

A STRONG TRACK RECORD

Mitigating the impact of Social Security cuts in recent years

WDCAB achieved and established:

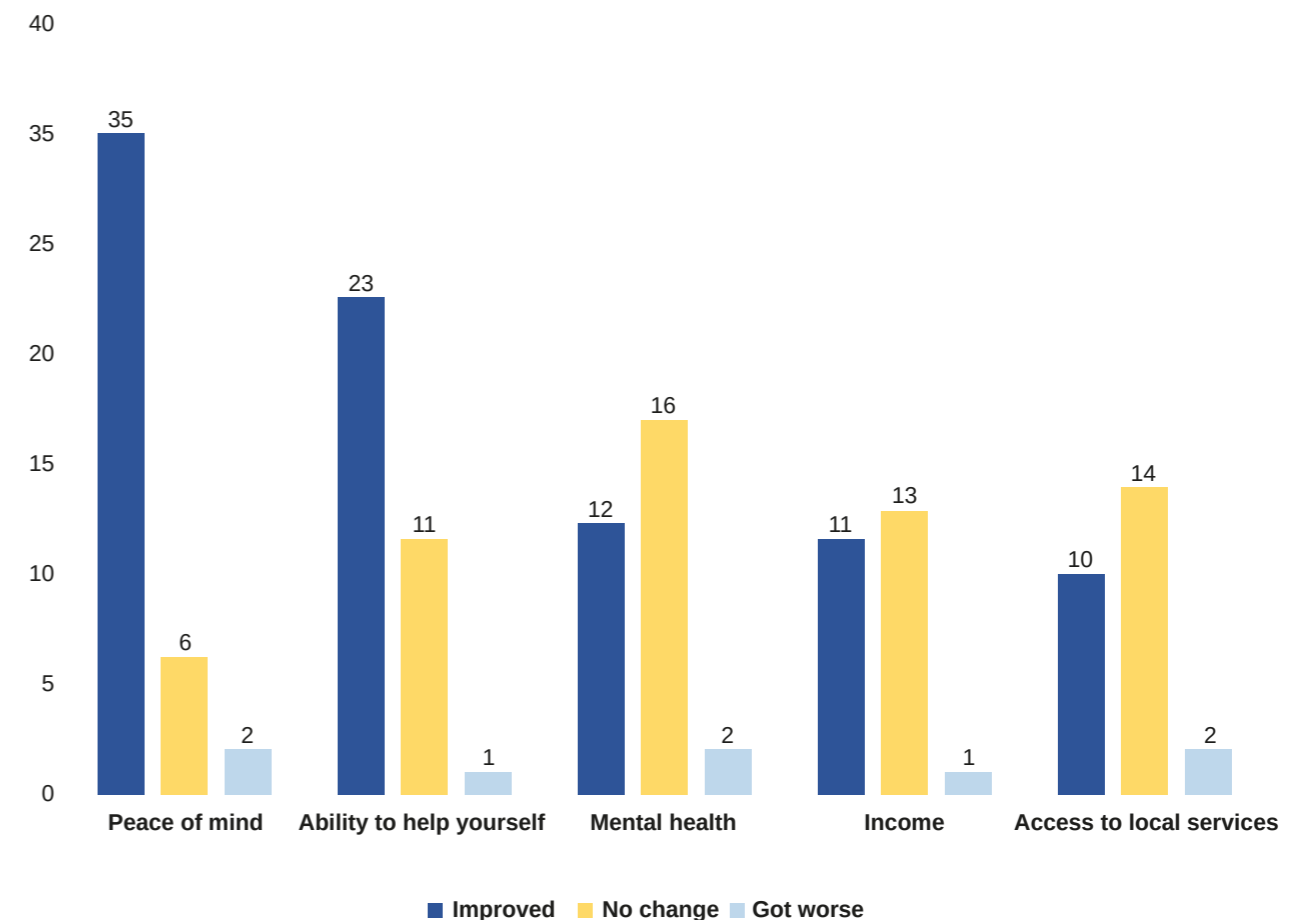


USER SURVEY REPORT

We are not always the best at promoting the work we do on behalf of our clients or of raising awareness of the difference that the staff and volunteers at WDCAB can make. And there is always a danger that self-praise or promotion may strike the wrong chord, suggesting complacency.

For that reason, the CAB service regularly conducts satisfaction surveys at a national and a local level. Here in West Dunbartonshire, we recently conducted such a survey and once again, the responses have been very positive.

DIFFERENCE WDCAB HAS MADE FOR CLIENTS TOP 5 RESPONSES



STATS REPORT

IN THE YEAR APRIL 2018 - MARCH 2019 BUREAU ADVISERS DEALT WITH:

4,689
CLIENTS

29,833
ISSUES

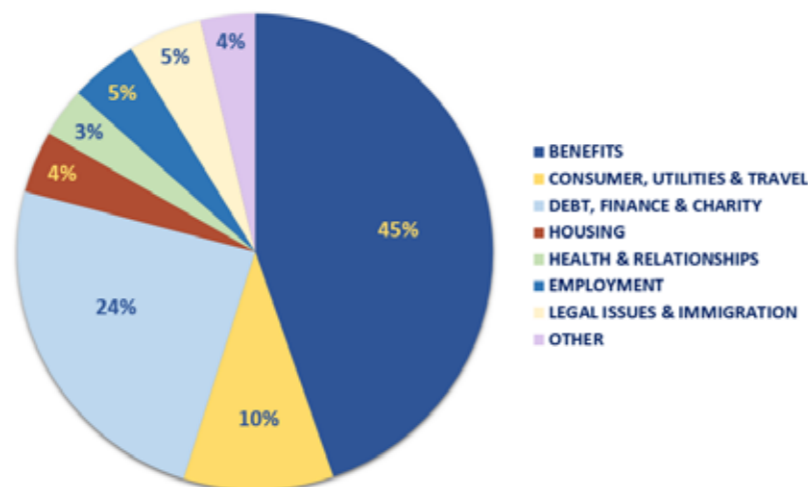
12,027
ENQUIRIES

£2,530,309
IN CLIENT FINANCIAL GAINS

CLIENT FINANCIAL GAIN BY BENEFIT TYPE:

Personal Independence Payments & Disability Living Allowance (PIP & DLA)	£758,375
Employment & Support Allowance (ESA)	£1,117,475
Housing Benefit (HB)	£94,303
Attendance Allowance & Carers Allowance	£99,053
Pension Credit & Income Support (IS)	£77,508
Universal Credit & Jobseekers Allowance (UC & JSA)	£94,654
Council Tax Reduction (CTR)	£18,519
Welfare Fund (Crisis Grants & Community Care Grants)	£16,689
Tax Credits - Working & Child (WTC & CTC)	£70,807
Miscellaneous	£29,626
TOTAL	£2,377,009

THE BREAKDOWN OF THE ISSUES WE DEALT WITH IS AS FOLLOWS:



SERVICE DEVELOPMENT HIGHLIGHTS

In addition to the core services delivered by our volunteers and specialist casework staff there are occasions when we develop new projects, either as a result of national initiatives or because we see a need locally for additional support to augment the generalist CAB service. This year has been no exception.

WDCAB Local Energy Advice Project – launched January 2018

- Assisting residents in West Dunbartonshire having difficulty with their fuel suppliers, tariffs, paying their energy bills.
- Raising awareness of the issues with tenants and residents associations.
- Provision of training on energy issues.
- Partnership working with agencies and their service users.
- Annual Report has been published.

Universal Credit – full rollout November 2018

- Late 2017 into 2018 – various meetings with local voluntary organisations to discuss the impact UC would have on their service users and teams.
- Meetings with DWP and West Dunbartonshire Council to ensure adequate preparation.
- DWP announced Alexandria Jobcentre would be closing.
- Working along WDC's Working4U service to develop at Claimant Support Unit at Alexandria Bureau.
- Users could access for advice, information and employability support.
- Support unit open three days per week with opportunity to use as a training facility on other days.
- Recruitment of three Universal Credit Advice Officers.

Power of Attorney Campaign – throughout 2018

- No additional resources required.
- Worked with partner agencies including the Carers Centre, West Dunbartonshire Council's Older People Team, the Health and Social Care Partnership Community Liaison, Alzheimer's Scotland and the Macmillan Team to develop support and assistance for local residents seeking to grant Power of Attorney, thereby putting some of their affairs in order.
- This idea met with a lot of resistance amid claims that we were overreaching.
- We now have many satisfied and reassured clients who have been assisted through the Power of Attorney registration process.
- They can now relax in the knowledge that their wishes have been recorded and that they have had the appropriate conversations with their attorneys to ensure their future needs are met - safe in the knowledge that they and their attorneys are fully aware of what is required in the future.

Financial Health Check Initiative – Autumn 2018

- Rolled out by Scottish Government to support the "Every Child, Every Chance" tackling Child Poverty delivery plan.
- WDCAB employed a Financial Health Check Officer.
- Working with partner agencies and CAB staff and volunteers.
- Ensuring our service users, particularly families, receive additional support.
- We have improved our digital support and one-to-one advice for people struggling with finances.

FUTURE CHALLENGES

UNIVERSAL CREDIT

A great deal of media coverage in relation to Universal Credit deals with the difficulties claimants face when a change in circumstances leaves them with no option but to claim Universal Credit. At the time of writing Universal Credit only affects new claimants or those whose circumstances have changed. What we will begin to see from this point on is a move towards "managed migration", i.e., those claimants whose circumstances haven't changed and who remain on a legacy benefits (Employment and Support Allowance, Jobseekers Allowance, Tax Credits, etc.) will gradually be moved over to Universal Credit. To minimise the impact of these changes, we need to begin to consider how we may best serve the people of West Dunbartonshire faced with this challenge. That consideration needs to reflect not only on the financial impact but on how the process of change itself may impact on some of the more vulnerable claimants.

BREXIT

The position in relation to Brexit and how it will impact on communities still remains unclear. Nevertheless, we are aware of some of the anxieties and the fear around the post-Brexit landscape. We will be doing all that we can, in conjunction with partners, to minimise the impact.

VOLUNTEER RECRUITMENT AND RETENTION

WDCAB ran a total of four training programmes in the period covered by this report. Despite our successes in recruiting volunteers, retention is a struggle with many volunteers leaving to take up employment. That's great news for them and reflects well on the Bureau's training and support of volunteers, but it does create difficulties in maintaining the service. Volunteer recruitment, training, induction and coaching is a major objective for the Bureau this year.

SCOTTISH SOCIAL SECURITY AGENCY

There is a potential for a "double-whammy" should the Scottish Social Security Agency's implementation of the devolved disability benefits arrangements take effect around the same time. There are many benefits claimants in receipt of sickness and disability benefits as a result of their long term medical conditions, whether it be physical health, mental health, or both. There is potential for some of those people to be affected by "managed migration" in relation to Universal Credit and "safe and secure transition" in relation to SSSA's disability benefits occurring around the same time. We will be working with local organisations and the Scottish Social Security Agency to ensure that the people of West Dunbartonshire are fully aware of their potential eligibility and the availability of a number of grants currently being rolled out.

EMPLOYMENT ISSUES

Anecdotal evidence within the CAB suggests that an increasing number of employees and workers are approaching the Bureau about their terms and conditions being eroded. There is also a sense that workplace bullying and harassment is on the increase and we are currently look at how we might best serve those workers and employees faced with difficulties in the workplace.

A DAY IN THE LIFE OF A VOLUNTEER!

"After my job of 35 years ended, I felt a bit lost as one might expect. I'd had my pity party with Me, Myself and I – and all three of us were getting bored, so I had decided to push a couple of doors to see what opened. I had wanted to volunteer with CAB before, but due to the nature of my work, I wasn't allowed as it was considered to be a conflict of interest.

I'd seen a post on Social Media that CAB were looking for volunteers so I decided to fill out the online application just to see what would happen – my motto has always been 'if you don't ask you don't get and the worst they can say is No!' However, within twenty minutes of clicking 'send' I had been invited for an interview and following that, I was invited to join the training course.

Incidentally, I have to say that I was so impressed at the level of training offered and the investment in staff by CAB – and there's always support and ongoing training.

The next step was in Bureau consolidation where everyone seemed to love what they did and all wanted to help and support each other. This was alien to me as for at least two decades I had been in an environment where staff didn't really enjoy what they did and really didn't want to be there! So it has been a huge learning curve.

The first week I was in Bureau, even though I had been advised that there would be mainly benefit cases, I had two really interesting ones – neither connected with benefits of any kind! The second week was really interesting and I learned so much from everyone but the third week, a lady became very unwell during the client interview resulting in an ambulance having to be called! The lady was eventually taken to hospital even though earlier in her interview she had been adamant she never went to the doctor and would never go to hospital....! And then....the toilets broke down!

But – what really got me – was the way everyone rallied around. Nobody flapped. Nobody got hysterical. And the session manager was so calm and collected.

Its truly a privilege to be a part of something like this. With volunteers and staff who really DO care about you. Who really don't see you as just a number or a bum on a seat! And with an organisation who put time and effort and resources into delivering some of the best training I have received in over 35 years!

If anyone is thinking about becoming a volunteer, what I would say to them is that it isn't easy, and there is some work and commitment from your part. But it is so rewarding – even when the toilets die! You're never alone and you get great continual support – so what's stopping you!"



**MEL SINCLAIR
VALUED VOLUNTEER**